

YOUR NEW PAYMENT FOR THE COMING YEAR			
BREAKDOWN	PRIOR ANALYSIS	NEW ANALYSIS	
Principal/Interest	988.20	988.20	
Escrow Payment	339.48	308.40	
TOTAL PAYMENT	1,327.68	1,296.60	
<p>If the Anticipated Low Point balance (ALP) is greater than the Required Low Point balance (RLP), then you have an escrow surplus.... Your escrow surplus is.... \$1,068.29</p> <p>Federal law requires any surplus of \$50.00 or more be automatically refunded to you.</p> <p>• If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.</p>			

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

LOAN NUMBER:

DATE: NOVEMBER 25, 2013

This is a statement of your actual escrow account transactions beginning January, 2013 and ending December, 2013. Next to the Actual Activity is the Anticipated Activity. Anticipated Activity represents the transactions we had projected as occurring during this cycle. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. We are providing it to you for information purposes. It does not require any action on your part.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Payment(s) received were less than OR greater than expected
- Payment(s) received earlier OR later than expected
- Previous overage was returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

1-800-232-5200

Email us at: mortserv@santander.us

PAYMENTS TO ESCROW				PAYMENTS FROM ESCROW		ESCROW BALANCE		
MONTH	ANTICIPATED	ACTUAL	ANTICIPATED	DESCRIPTION	ACTUAL	DESCRIPTION	ANTICIPATED	ACTUAL
JAN	0.00	0.00	0.00		0.00	STARTING BALANCE	0.00	-12,221.08
FEB	0.00	0.00	0.00 *		919.87	MUNICIPAL TAX	0.00	-12,221.08
MAR	0.00	0.00	0.00		0.00		0.00	-13,140.95
APR	0.00	0.00	0.00		0.00		0.00	-13,140.95
MAY	0.00	0.00	0.00 *		919.87	MUNICIPAL TAX	0.00	-14,060.82
JUN	0.00	0.00	0.00		0.00		0.00	-14,060.82
JUL	0.00	0.00	0.00		0.00		0.00	-14,060.82
AUG	0.00	0.00	0.00 *		925.23	MUNICIPAL TAX	0.00	-14,986.05
SEP	0.00	0.00	0.00 *		1,571.00	FORCED PLACE HO	0.00	-16,557.05 ALP
OCT	0.00 *	1,571.00	0.00		0.00		0.00	-14,986.05
NOV	0.00	0.00	0.00 *		925.20	MUNICIPAL TAX	0.00	-15,911.25
DEC	0.00	0.00	0.00		0.00		0.00	-15,911.25
TOTAL	0.00	1,571.00	0.00		5,261.17			

Under federal law, when your actual escrow balance reaches its lowest point, that balance is targeted not to exceed 1/6th of the annual anticipated disbursements or \$616.80. Your loan documents or state law may specify a lower amount.

Under your mortgage contract or state or federal law, your targeted low point escrow balance (TLP) was \$616.80. Your actual low point escrow balance (ALP) was -\$16,557.05.

An asterisk (*) indicates a difference in either the amount or date. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

2-136 Escrow Analysis - Surplus Delinq. Rev. 10/17/13

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